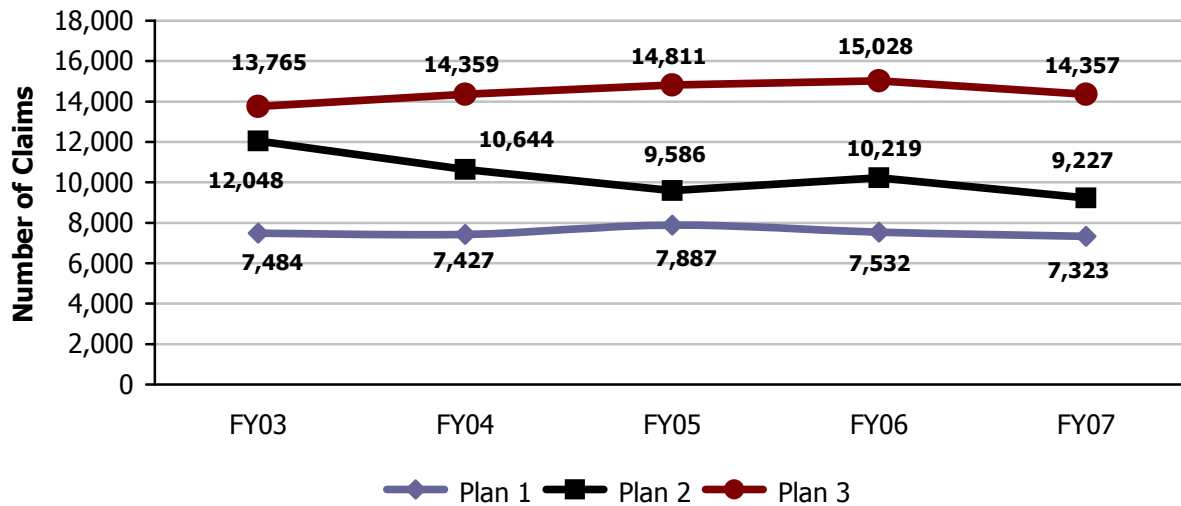


Comparison of Claims by Plan Type

This section provides the most current summary available on reported claims through FY07. The information is based on First Reports of Injury and Occupational Disease received by the ERD. Both medical only and indemnity claims are included.

Exhibit 3.1
Reported Claims¹ - Five Year Trend
By Plan Type²



Notes:

¹Total claim numbers continually change due to reporting.

²Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

Exhibit 3.2
Reported Claims¹
By Plan Type² and Fiscal Year of Injury

Plan Type	FY03		FY04		FY05		FY06		FY07	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	7,484	22.4%	7,427	22.9%	7,887	24.4%	7,532	22.9%	7,323	23.6%
Plan 2	12,048	36.1%	10,644	32.8%	9,586	29.6%	10,219	31.1%	9,227	29.8%
Plan 3	13,765	41.3%	14,359	44.2%	14,811	45.8%	15,028	45.7%	14,357	46.4%
UEF	52	0.2%	69	0.2%	72	0.2%	124	0.4%	63	0.2%
Total	33,349	100%	32,499	100%	32,356	100%	32,903	100%	30,970	100%

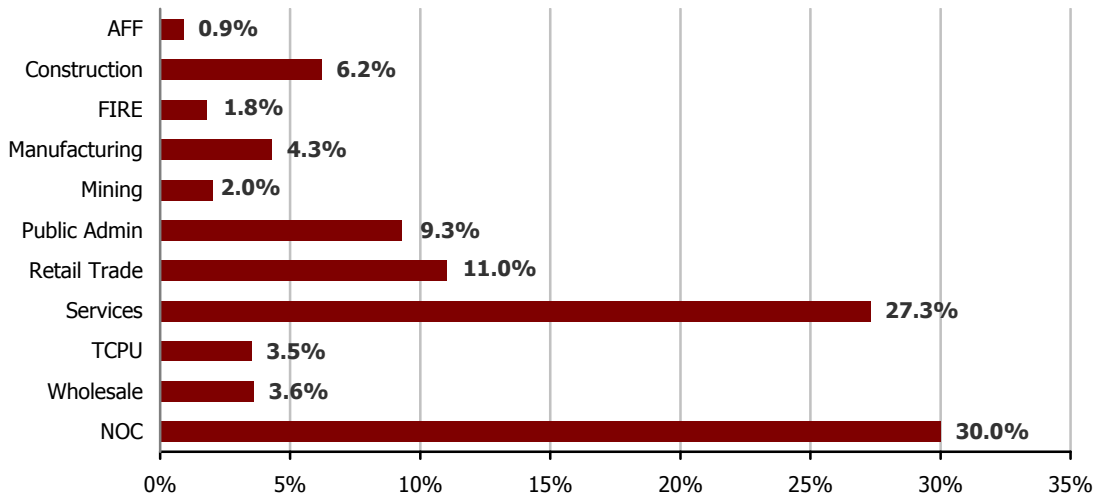
Notes:

¹Total claim numbers continually change due to reporting.

²Plan types: Plan 1 – Self Insured Employers, Plan 2 – Private Insurance, Plan 3 – Montana State Fund.

Injured Worker Characteristics

Exhibit 3.3
Reported Claims - FY07
By Standard Industrial Classification Major Groups¹



Notes:

¹ Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

AFF: Agriculture, Forestry and Fishing.

FIRE: Finance, Insurance and Real Estate.

TCPU: Transportation, Communication and Public Utilities.

NOC: Not Otherwise Classified.

Exhibit 3.4
Reported Claims¹
By Standard Industrial Classification Major Groups² and Fiscal Year of Injury

Standard Industrial Classification	FY03		FY04		FY05		FY06		FY07	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	433	1.3%	356	1.1%	341	1.1%	298	0.9%	278	0.9%
Construction	2,114	6.3%	1,991	6.1%	1,851	5.7%	2,079	6.3%	1,934	6.2%
Finance, Insurance & Real Estate	732	2.2%	680	2.1%	646	2.0%	664	2.0%	561	1.8%
Manufacturing	2,197	6.6%	1,801	5.5%	1,585	4.9%	1,598	4.9%	1,323	4.3%
Mining	481	1.4%	613	1.9%	648	2.0%	652	2.0%	623	2.0%
Public Administration	3,651	10.9%	3,188	9.8%	3,422	10.6%	3,400	10.3%	2,880	9.3%
Retail Trade	4,352	13.0%	4,398	13.5%	4,001	12.4%	3,631	11.0%	3,420	11.0%
Services	8,489	25.5%	8,361	25.7%	8,795	27.2%	8,615	26.2%	8,453	27.3%
Transportation, Communication & Public Utilities	1,302	3.9%	1,202	3.7%	1,139	3.5%	1,214	3.7%	1,091	3.5%
Wholesale Trade	1,386	4.2%	1,236	3.8%	1,176	3.6%	1,098	3.3%	1,108	3.6%
NOC ³	8,212	24.6%	8,673	26.7%	8,752	27.0%	9,654	29.3%	9,299	30.0%
Total	33,349	100%	32,499	100%	32,356	100%	32,903	100%	30,970	100%

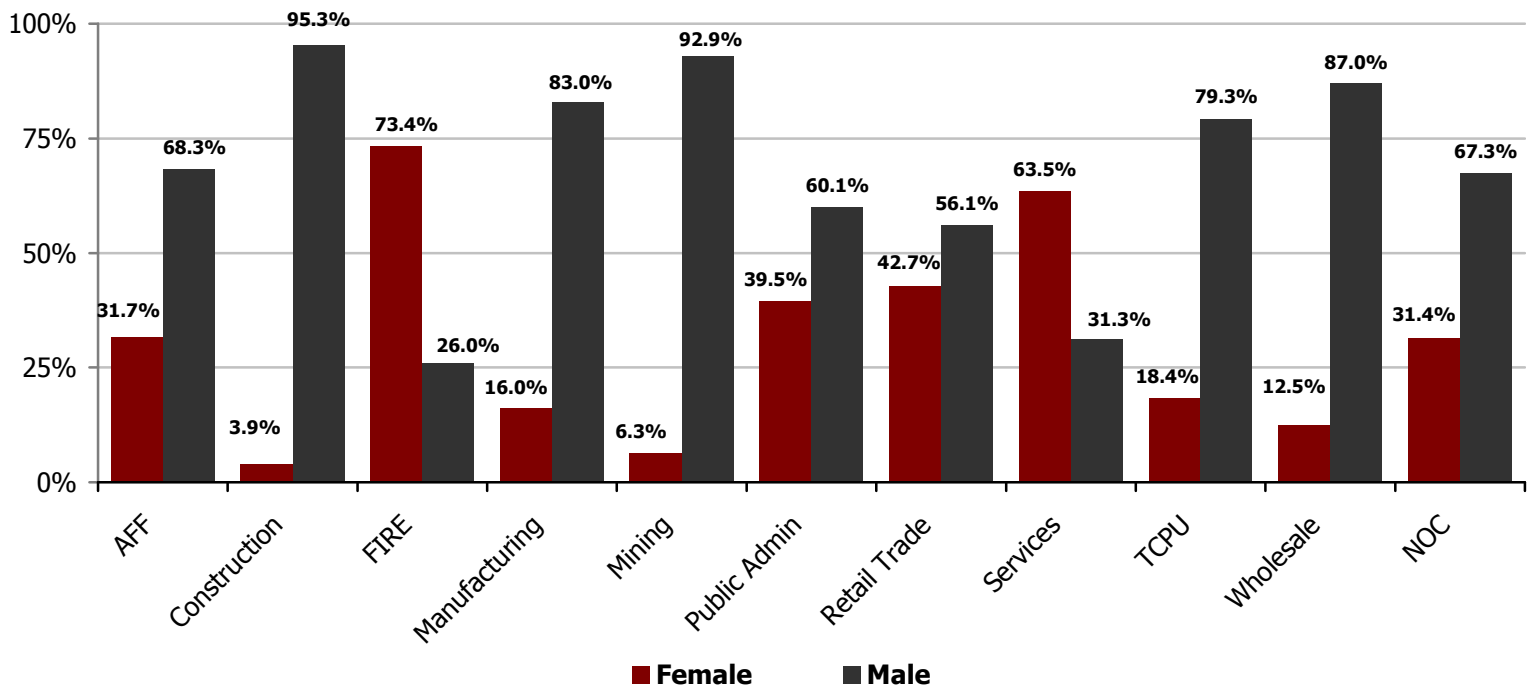
Notes:

¹ Some counts may vary slightly from previous reports due to corrections from insurers.

² Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*

³ NOC: Not Otherwise Classified

Exhibit 3.5
Reported Claims – FY07
By Standard Industrial Classification Major Groups¹ and Gender



¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

AFF: Agriculture, Forestry and Fishing.

FIRE: Finance, Insurance and Real Estate.

TCPU: Transportation, Communication and Public Utilities.

NOC: Not Otherwise Classified.

Exhibit 3.6
Reported Claims - FY07
By Standard Industrial Classification Major Groups¹ and Gender

Standard Industrial Classification	Female		Male		Not Reported		Total
	Count	Percent ²	Count	Percent ²	Count	Percent ²	Count
Agriculture, Forestry & Fishing	88	31.7%	190	68.3%	0	0.0%	278
Construction	76	3.9%	1,843	95.3%	15	0.8%	1,934
Finance, Insurance & Real Estate	412	73.4%	146	26.0%	3	0.5%	561
Manufacturing	212	16.0%	1,098	83.0%	13	1.0%	1,323
Mining	39	6.3%	579	92.9%	5	0.8%	623
Public Administration	1,139	39.5%	1,730	60.1%	11	0.4%	2,880
Retail Trade	1,461	42.7%	1,917	56.1%	42	1.2%	3,420
Services	5,371	63.5%	2,646	31.3%	436	5.2%	8,453
Transportation, Communication and Public Utilities	201	18.4%	865	79.3%	25	2.3%	1,091
Wholesale Trade	139	12.5%	964	87.0%	5	0.5%	1,108
NOC ² SIC codes	2,918	31.4%	6,260	67.3%	121	1.3%	9,299
Total	12,056	38.9%	18,238	58.9%	676	2.2%	30,970

Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

²Percentages based on total claims per SIC code, including female, male, and "Not Reported" gender types.

Exhibit 3.7
Reported Claims - FY07
 By Nature of Injury¹

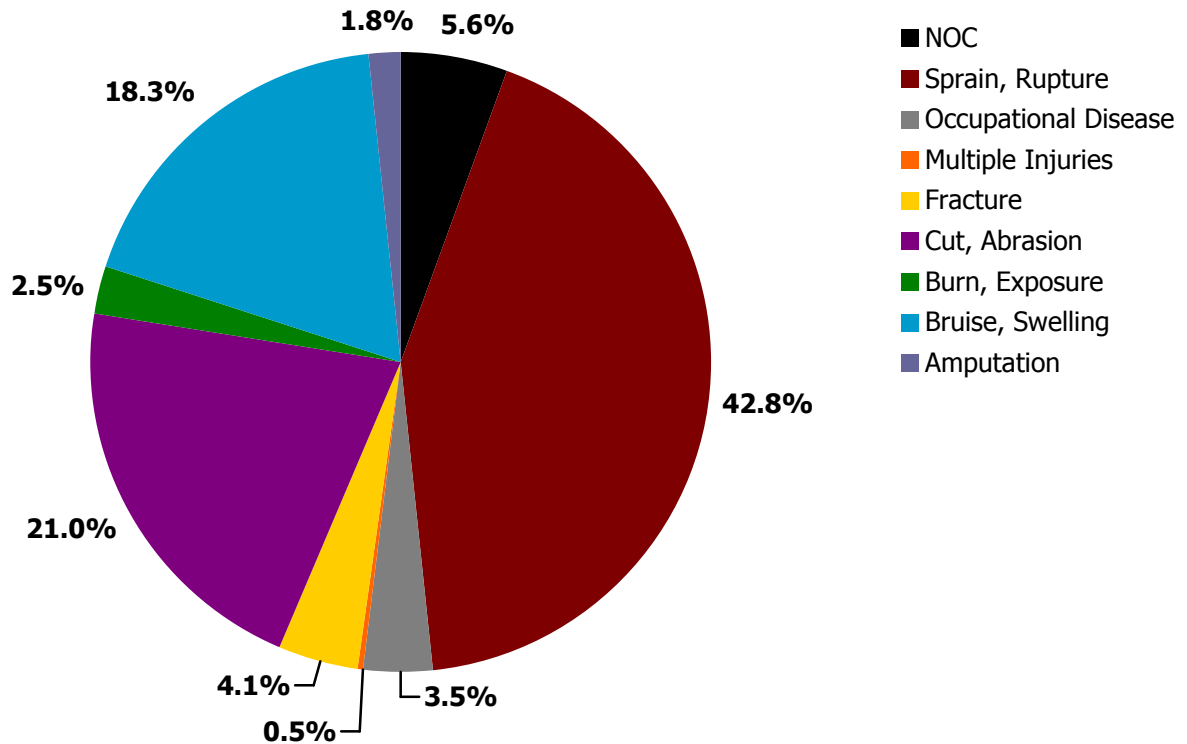


Exhibit 3.8
Reported Claims
 By Nature of Injury¹ and Fiscal Year of Injury

Nature of Injury	FY03		FY04		FY05		FY06		FY07	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Amputation	783	2.3%	788	2.4%	831	2.6%	803	2.4%	552	1.8%
Bruise, Swelling	5,540	16.6%	5,461	16.8%	5,579	17.2%	5,864	17.8%	5,654	18.3%
Burn, Exposure	775	2.3%	823	2.5%	847	2.6%	849	2.6%	787	2.5%
Cut, Abrasion	6,616	19.8%	6,431	19.8%	6,261	19.4%	6,556	19.9%	6,491	21.0%
Fracture	1,453	4.4%	1,364	4.2%	1,332	4.1%	1,362	4.1%	1,273	4.1%
Multiple Injuries	226	0.7%	219	0.7%	217	0.7%	196	0.6%	154	0.5%
Occupational Disease	1,828	5.5%	1,663	5.1%	1,736	5.4%	1,498	4.6%	1,069	3.5%
Sprain, Rupture	14,515	43.5%	14,449	44.5%	14,073	43.5%	14,036	42.7%	13,251	42.8%
NOC ²	1,613	4.8%	1,301	4.0%	1,480	4.6%	1,739	5.3%	1,739	5.6%
Total	33,349	100%	32,499	100%	32,356	100%	32,903	100%	30,970	100%

Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC).

²NOC: Not Otherwise Classified.

Exhibit 3.9
Reported Claims - FY07
By Cause of Injury

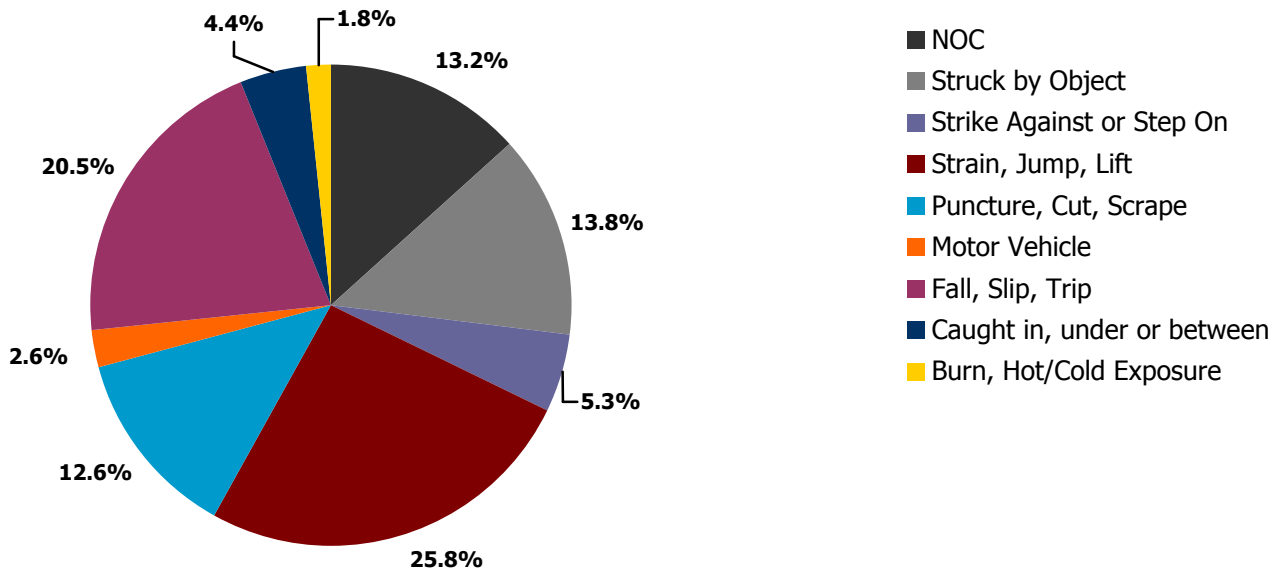


Exhibit 3.10
Reported Claims
By Cause of Injury¹ and Fiscal Year of Injury

Cause of Injury	FY03		FY04		FY05		FY06		FY07	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Burn, Hot/Cold Exposure	1,273	3.8%	1,319	4.1%	1,383	4.3%	1,162	3.5%	561	1.8%
Caught In, Under or Between	1,614	4.8%	1,519	4.7%	1,488	4.6%	1,511	4.6%	1,358	4.4%
Fall, Slip, Trip	6,000	18.0%	6,035	18.6%	5,889	18.2%	6,271	19.1%	6,364	20.5%
Motor Vehicle	579	1.7%	641	2.0%	571	1.8%	689	2.1%	790	2.6%
Puncture, Cut, Scrape	2,317	6.9%	2,144	6.6%	2,204	6.8%	2,805	8.5%	3,906	12.6%
Strain, Jump, Lift	10,212	30.6%	9,650	29.7%	9,766	30.2%	9,388	28.5%	7,982	25.8%
Strike Against or Step On	1,915	5.7%	2,010	6.2%	1,806	5.6%	1,887	5.7%	1,641	5.3%
Struck by Object	4,627	13.9%	4,562	14.0%	4,655	14.4%	4,587	13.9%	4,265	13.8%
NOC ²	4,812	14.4%	4,619	14.2%	4,594	14.2%	4,603	14.0%	4,103	13.2%
Total	33,349	100%	32,499	100%	32,356	100%	32,903	100%	30,970	100%

Exhibit 3.11
Reported Claims – FY07
By Industry and Cause of Injury¹

Industry	Burn Hot/ Cold Exposure	Caught in, Under or Between	Fall, Slip, Trip	Motor Vehicle	Puncture, Cut, Scrape	Strain, Jump, Lift	Stike Against or Step on	Struck by Object	All Others	NOC	Totals
AFF	0.7%	5.2%	22.9%	9.2%	10.7%	11.4%	5.5%	28.4%	5.2%	0.7%	100%
Construction	1.4%	5.5%	16.8%	1.9%	20.2%	21.6%	5.9%	15.2%	11.0%	0.6%	100%
FIRE	1.1%	4.6%	27.2%	1.9%	6.5%	22.6%	4.1%	11.1%	20.4%	0.6%	100%
Manufacturing	1.0%	7.9%	13.3%	1.0%	17.7%	27.2%	5.2%	12.9%	13.2%	0.5%	100%
Mining	3.8%	9.9%	12.8%	4.9%	8.5%	26.6%	4.4%	16.7%	11.8%	0.5%	100%
Public Agencies	2.2%	3.4%	22.8%	3.9%	7.0%	22.7%	5.1%	17.5%	15.3%	0.2%	100%
Retail Trade	3.2%	4.1%	17.7%	1.7%	16.6%	30.0%	6.3%	11.7%	8.1%	0.6%	100%
Services	1.9%	3.1%	25.0%	1.6%	11.1%	27.9%	4.6%	14.1%	10.5%	0.2%	100%
TCPU	1.8%	3.7%	22.7%	4.7%	7.4%	33.4%	5.1%	13.2%	7.8%	0.3%	100%
Wholesale Trade	0.8%	6.3%	15.5%	3.5%	11.7%	30.5%	5.1%	13.4%	12.3%	0.9%	100%
Not Reported	1.4%	4.7%	19.2%	3.0%	13.3%	23.1%	5.7%	12.7%	9.2%	7.8%	100%
% of Total Injuries	1.8%	4.4%	20.5%	2.6%	12.6%	25.8%	5.3%	13.8%	10.5%	2.7%	100%

Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC).

²NOC means Not Otherwise Classified.

Exhibit 3.12
Reported Claims – FY07
 By Part of Body¹

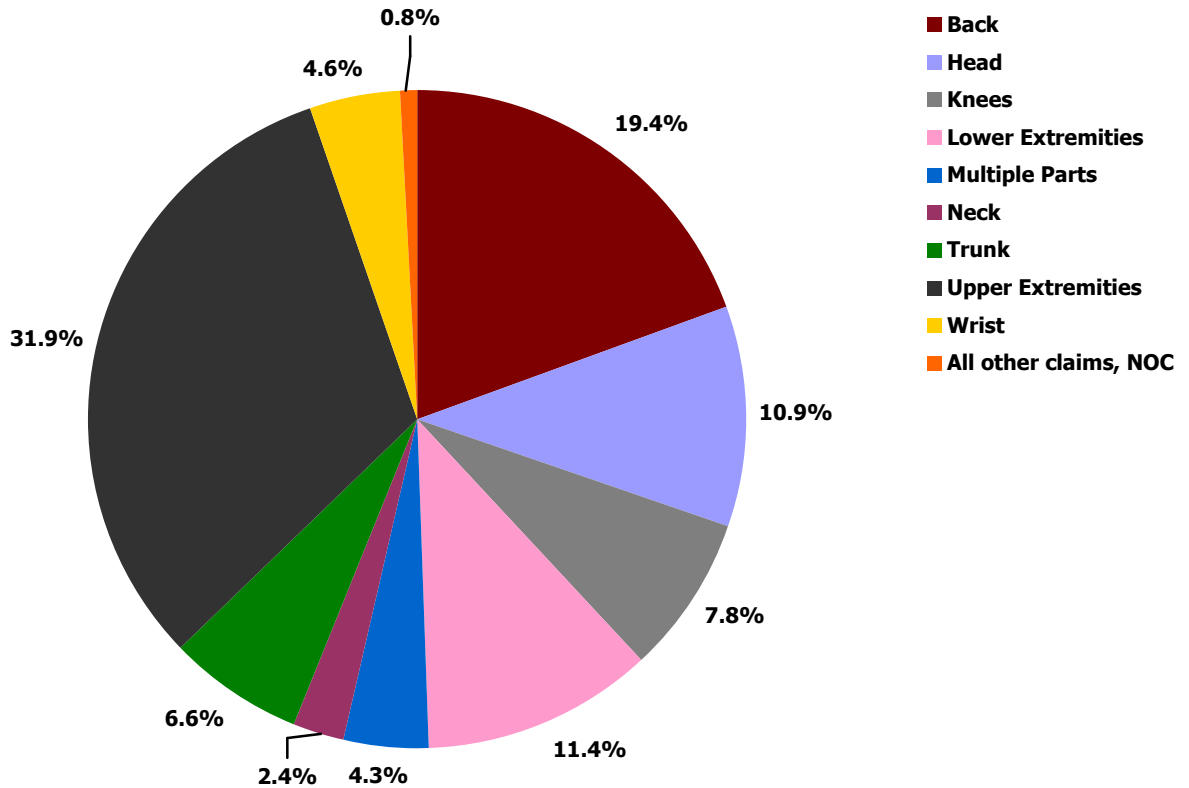


Exhibit 3.13
Reported Claims
 By Part of Body¹ and Fiscal Year of Injury

Part of Body	FY03		FY04		FY05		FY06		FY07	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Back	6,655	20.0%	6,596	20.3%	6,533	20.2%	6,605	20.1%	6,008	19.4%
Head	3,781	11.3%	3,656	11.2%	3,540	10.9%	3,787	11.5%	3,383	10.9%
Knees	2,480	7.4%	2,562	7.9%	2,434	7.5%	2,491	7.6%	2,413	7.8%
Lower Extremities	3,586	10.8%	3,446	10.6%	3,551	11.0%	3,583	10.9%	3,520	11.4%
Multiple Parts	1,654	5.0%	1,374	4.2%	1,665	5.1%	1,423	4.3%	1,324	4.3%
Neck	832	2.5%	812	2.5%	785	2.4%	755	2.3%	735	2.4%
Trunk	2,094	6.3%	2,099	6.5%	2,141	6.6%	2,072	6.3%	2,038	6.6%
Upper Extremities	10,422	31.3%	10,138	31.2%	9,923	30.7%	10,429	31.7%	9,886	31.9%
Wrist	1,645	4.9%	1,625	5.0%	1,534	4.7%	1,555	4.7%	1,421	4.6%
All Other Claims, NOC ²	200	0.6%	191	0.6%	250	0.8%	203	0.6%	242	0.8%
Total	33,349	100%	32,499	100%	32,356	100%	32,903	100%	30,970	100%

Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC).

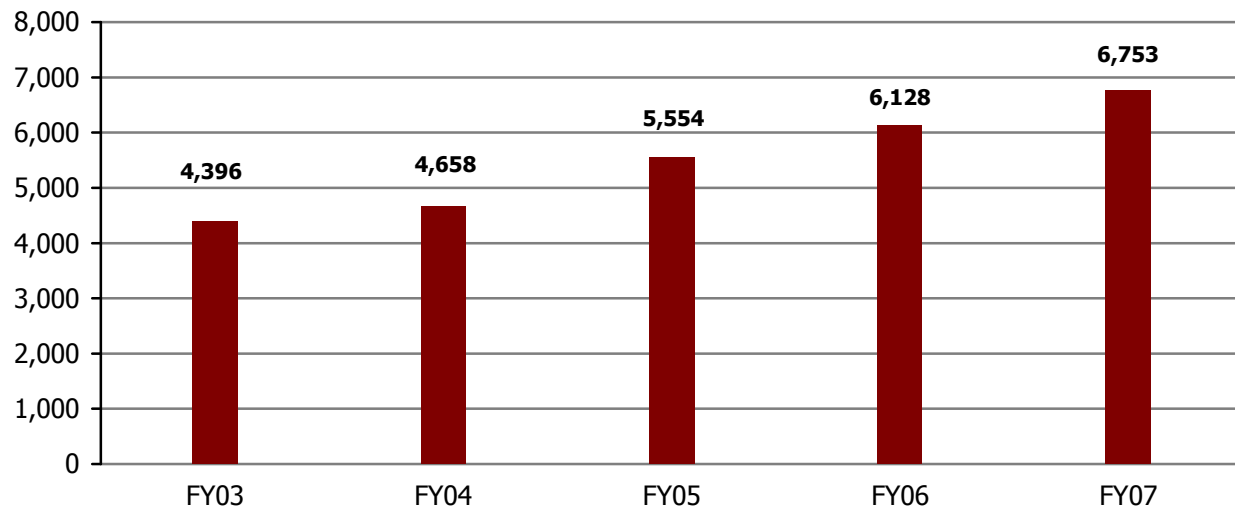
²NOC means Not Otherwise Classified.

Insurer Denial of Claims

Exhibit 3.14
Insurer Denial of Claims¹
By Reason of Denial and Fiscal Year of Injury

Reason for Claim Denial		FY03	FY04	FY05	FY06	FY07
Coverage Issue	Corporate officer rejected	1	3	5	0	0
	Elects no coverage	4	3	1	4	1
	Independent Contractor issue	1	2	3	1	1
	Question which insurer liable	20	20	14	8	12
	No coverage	10	23	14	51	25
Definition of Injury	Heart attack - not caused by accident	11	16	22	4	3
	Does not meet definition of injury	505	312	521	321	314
	Does not meet definition of Occupational Disease	70	77	73	41	37
	Stress - not compensable	27	28	19	20	15
Insufficient Information	Incomplete or missing information necessary to accept liability	55	52	99	154	117
Late Claim Filing	Injury	91	91	79	126	210
	Occupational Disease	1	0	0	1	1
No Employer Notice	No 30-day notice to employer or insurer	149	204	206	174	102
Not in Course & Scope	Not in course and scope of employment	270	366	404	419	431
No Objective Medical	No objective medical findings to substantiate injury	2,794	3,053	3,640	4,365	5,110
Other	Other	387	408	454	439	374
Total		4,396	4,658	5,554	6,128	6,753

Exhibit 3.15
Insurer Denial of Claims¹
By Fiscal Year of Injury



Note:

¹The insurer may later accept claims initially denied. Statistics on accepted injuries subsequent to a denial are not currently available.

Fatal Occupational Injuries-2006

An excerpt from the 2006 Census of Fatal Occupational Injuries¹

Thousands of workers in Montana are injured each year in work-related accidents. Some of these result in death. Many of the accidents could have been avoided if the employers and employees involved took proper safety measures to prevent them.

The Safety Culture Act enacted by the 1993 Montana State Legislature encourages workers and employers to come together to create and implement a workplace safety philosophy. It is the intent of the act to raise workplace safety to a preeminent position in the minds of all Montana's workers and employers.

Therefore, it is the responsibility and duty of employers to participate in the development and implementation of safety programs that will meet the specific needs of their workplace; thereby establishing a safety culture that will help create a safe work environment for all future generations of Montanans.

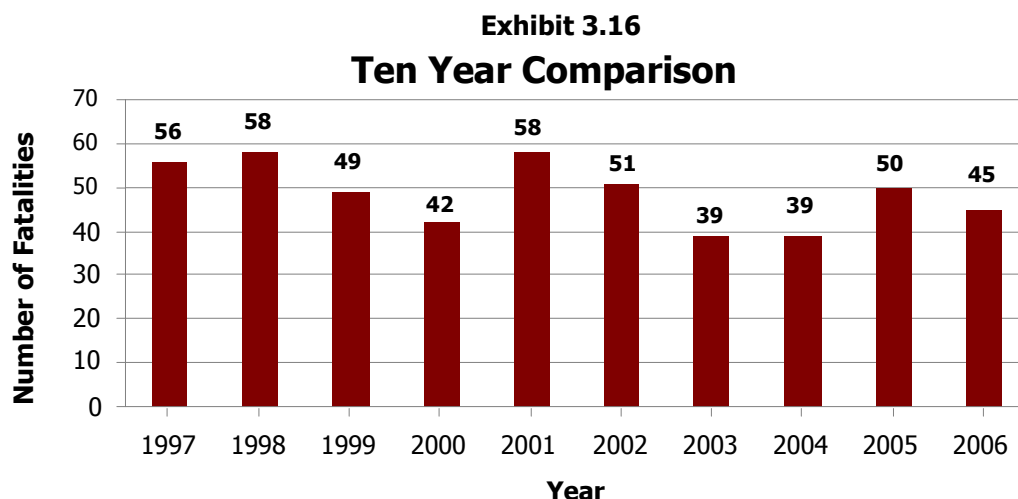
This report provides information gathered by the Census of Fatal Occupational Injuries (CFOI) program, Research and Analysis Bureau, Department of Labor & Industry, on fatal occupational accidents that occurred in Montana during calendar year 2006.

The Occupational Safety and Health Act of 1970, and Title 29, Part 1904 of the Code of Federal Regulations state:

“Within 8 hours after the occurrence of an employment accident which is fatal to one or more employees, or which results in hospitalization of three or more employees, the employer of any employees so injured or killed shall report the accident either orally or in writing to the nearest office of the Area Director of the Occupational Safety and Health Administration, U.S. Department of Labor. The reporting may be by telephone. The report shall relate the circumstances of the accident, the number of fatalities, and the extent of any injuries. The Area Director may require such additional reports in writing or otherwise, as they deem necessary, concerning the accident.”

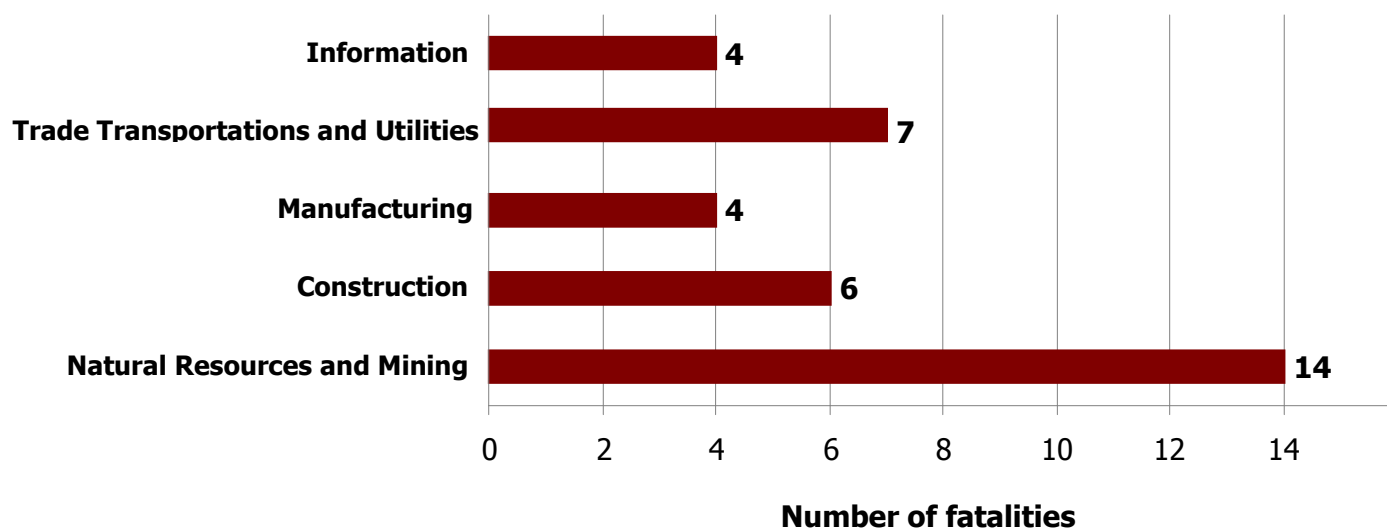
Summary

Overall, there were a total of 45 job-related fatalities in Montana in 2006. The following chart shows Occupational Fatalities per year, for ten years.



¹ This report was published by the DLI, Research and Analysis Bureau. The complete report may be viewed at: <http://www.ourfactsyourfuture.org/> under 'Publications and Articles'.

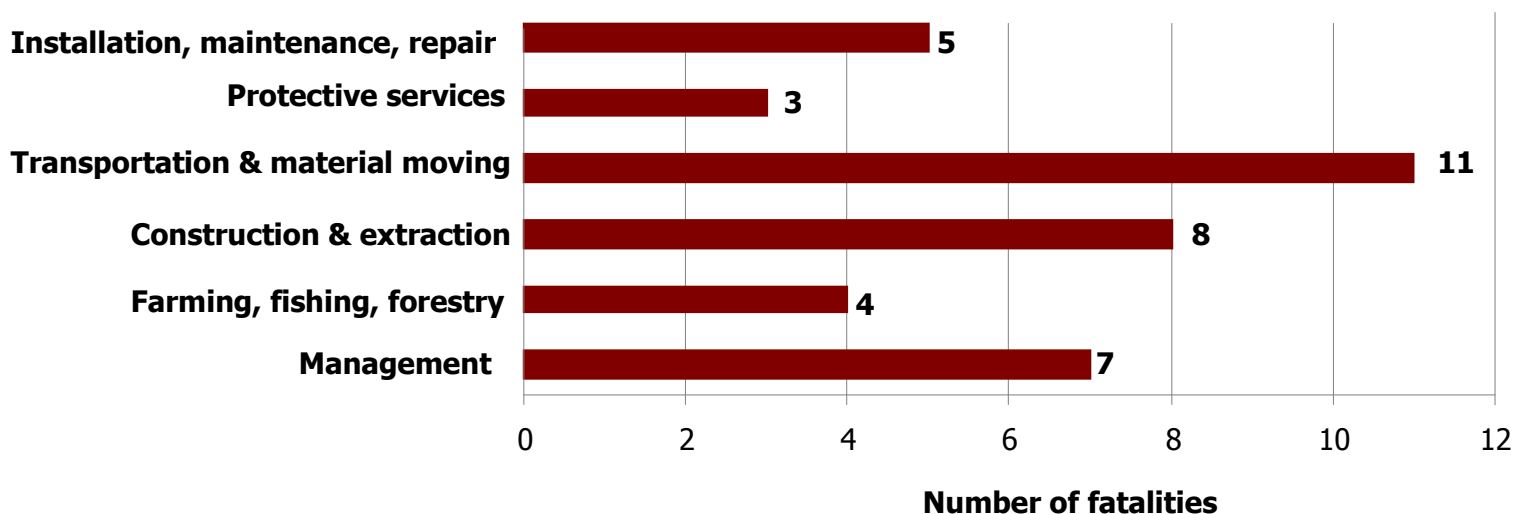
Exhibit 3.17
Fatal Work Injuries in Selected Industries: Montana 2006



Total Number of Fatalities in 2006 – 45

Totals include data for Fatalities by Industry not shown separately, that do not meet publication criteria.

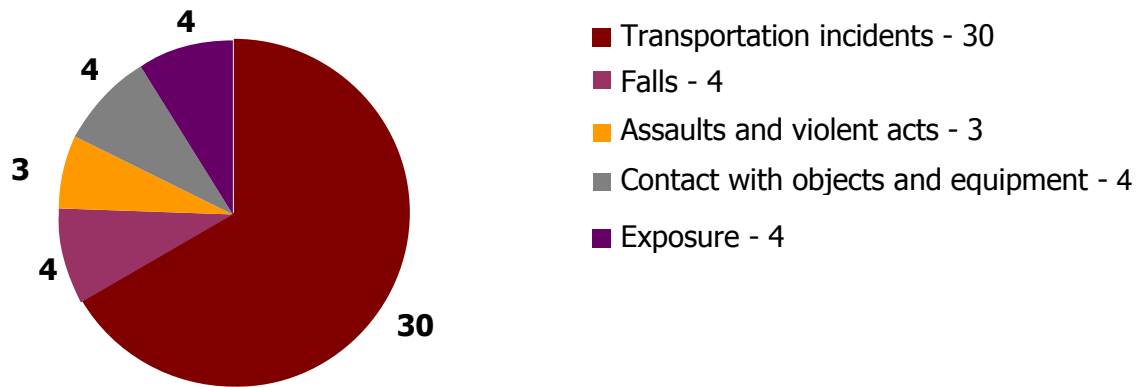
Exhibit 3.18
Occupations with the Largest Number of Fatalities: Montana 2006



Total Number of Fatalities in 2006–45

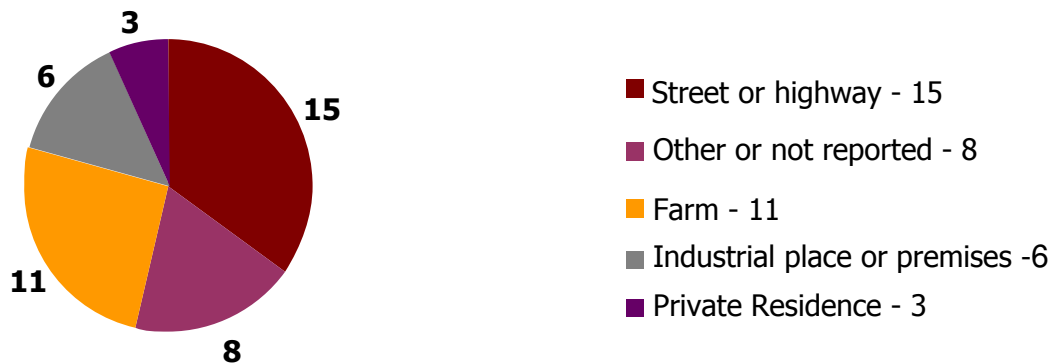
Totals include data for Occupations not shown separately, that do not meet publication criteria.

Exhibit 3.19
Workplace Fatalities by Event or Exposure: Montana 2006



Total number of Fatalities in 2006 – 45

Exhibit 3.20
Fatal Work Injuries by Location: Montana 2006



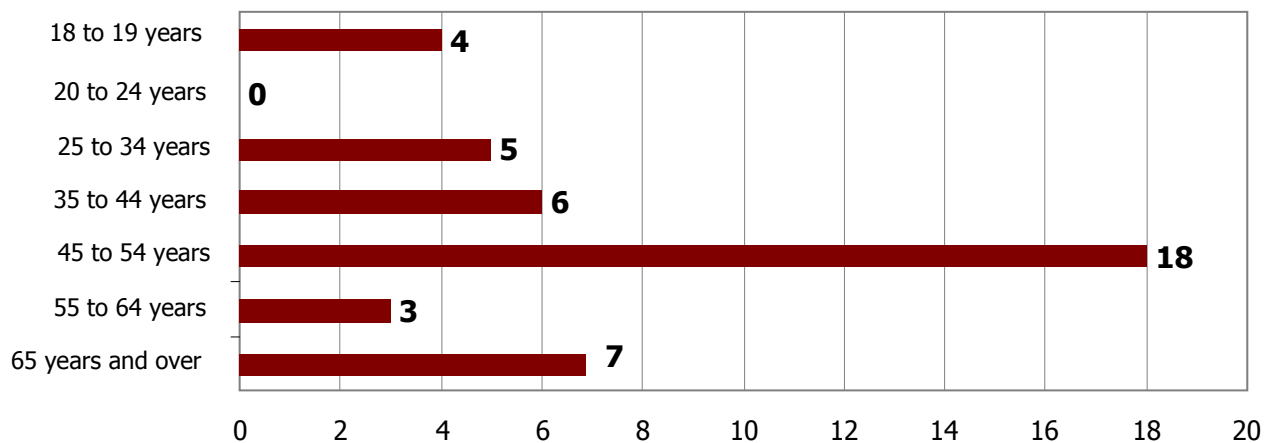
Total Number of Fatalities in 2006 – 45

Exhibit 3.21
Occupational Fatalities by Employee Status: Montana 2006



Total Number of Fatalities in 2006 – 45

Exhibit 3.22
Occupational Fatalities by Age: Montana 2006



Total Number of Fatalities in 2006 – 45

Total includes data for Fatalities by Age not shown separately, that do not meet publication criteria.